

South Carolina Department of Public Safety

Office of Human Resources

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MEMORANDUM

TO: SCDPS Employees

FROM: Patty Duggan, Benefits Administrator

DATE: September 29, 2017

RE: 2017 Open Enrollment

Open Enrollment is October 1-31, 2017! Employees will have the opportunity to make a variety of changes to their insurance coverage. Please be sure to read the **2018 Insurance Summary** published by the S.C. Public Employee Benefit Authority (PEBA). This publication will provide you with an overview of the state insurance benefits for 2018. Please be sure to review PEBA's **Open Enrollment changes**. Listed below is an overview of some of the changes you can make during open enrollment.

Benefit Options:

- **Health, Dental and Vision:** You may enroll, change or drop coverage for yourself and/or your eligible dependents.
- Optional Life: You can enroll in \$50,000 or increase your Optional Life coverage up to an additional \$50,000 without medical evidence of good health. Anything beyond the \$50,000 guaranteed amount will require medical approval. You may also decrease or cancel your Optional Life insurance coverage.
- Dependent Life:
 - You can decrease or cancel your Dependent Life-Spouse coverage.
 - O You can increase Dependent Life-Spouse coverage, up to 50 percent of your optional life coverage or \$100,000, whichever is less, with medical evidence of good health.
 - You can enroll your eligible child in Dependent Life-Child coverage throughout the year without providing evidence of insurability. If you add Dependent Life-Child coverage as an enrollment change, it will not be effective until January 1, 2018.
- **Supplemental Long Term Disability (SLTD):** You may apply to enroll in SLTD coverage with medical evidence of good health, throughout the year.
- MoneyPlu\$: You may enroll or re-enroll in the MoneyPlu\$ accounts for 2018.

New Plan Changes Beginning January 1, 2018:

- The 31 day rule will change to <u>30 days</u> to make insurance changes due to a special eligibility situation.
- MetLife is the new life insurance vendor. Premiums for Dependent Life –Spouse coverage will be based upon spouse's age, not the employee's age.

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- A former spouse who is covered by a State Health Plan subscriber must have his/her own policy under the Plan.
- The State Vision Plan's eyeglass frame benefit will change from every 24 months to every 12 months.
- Temporary employees (who work an average of 30 hours per week during the standard measurement period), who are <u>eligible</u> for insurance coverage under the Affordable Care Act, are able to enroll in or make enrollment changes during open enrollment.

Helpful Tips:

Please visit <u>MyBenefits</u> to make your enrollment changes. The online transaction made in MyBenefits is not complete until you enter your last four digits of your Social Security number and click "Sign." Any enrollment changes requiring supporting documentation will not be processed until we receive the proper documents. Please be sure to print a copy of the "Summary of Change" form for your records. During October 1-31, 2017, employees will be able to make multiple transactions using MyBenefits, but only the last signed transaction will be processed.

Employees will have an opportunity to attend an open enrollment meeting at the Blythewood Headquarters in Training Room CG-44 on Thursday, October 5, 2017 at 10:00 a.m.

Please remember the last day to submit enrollment changes is <u>October 31, 2017</u>. If you have any questions regarding open enrollment please contact Sabrina Freeman (803) 896-7925, Rebecca Greene (803) 896-8190 or Patty Duggan (803) 896-8018.